

SSEPF1 The student will apply rational decision making to personal spending and saving choices.

Concept	Task	Response
Positive and Negative Incentives	<ol style="list-style-type: none"> 1. Define incentives 2. Define positive and negative incentives. 	
Rational Decision Making Model	<ol style="list-style-type: none"> 1. Using the graph, at what point is the person paying an added cost with marginally less benefit? 	
Saving and Investing	<ol style="list-style-type: none"> 1. Define budget. 2. Answer the following: How much would you need to save each month if you wanted to save \$3600 for a down payment in a one year period? 	Budget:

SSEPF2 The student will explain that banks and other financial institutions are businesses that channel funds from savers to investors.

Label	Task	Page
Financial institutions	<ol style="list-style-type: none"> 1. Using the tables on page 545, which plan offers the best APR? Define APR 2. What happens to the total interest paid as the amount of year's increases? 	
Interest Charged and Interest Earned	<ol style="list-style-type: none"> 1. Explain how a bank makes profit on deposits. 	
Risk and Return	<ol style="list-style-type: none"> 1. Explain the relationship between risk and return. 	

	<p>2. List investments that might be considered "high risk".</p> <p>3. List investments that might be considered "low risk".</p>	
Financial Investments	<p>1. Define stocks, bonds and mutual funds.</p>	<p>Stocks:</p> <p>Bonds:</p> <p>Mutual funds:</p>

SSEPF3 The student will explain how changes in monetary and fiscal policy can have an impact on an individual's spending and saving choices.

Concept	Task	Response
Gains and Losses from Inflation	<p>1. Define purchasing power.</p> <p>2. Give an example of someone that could lose from inflation.</p> <p>3. Give an example of someone that would gain from inflation.</p>	<p>Purchasing Power:</p> <p>ST/14 3/24/14</p>
Types of Taxes	<p>1. Define progressive, regressive, and proportional taxes.</p> <p>2. Give an example of each of the types of taxes.</p> <p>3. Explain who bears the burden of each of the types of taxes.</p>	<p><u>Progressive:</u></p> <p>Ex/Burden</p> <p><u>Regressive:</u></p> <p>Ex/Burden</p> <p><u>Proportional Taxes:</u></p> <p>Ex/Burden</p>

SSEPF4 The student will evaluate the costs and benefits of using credit.

Concepts	Task	Response
Credit Worthiness	1. List factors (C's) that affect credit worthiness.	
Simple and Compounding Interest	1. Define simple interest and compounding interest. 2. What is the difference between simple and compounding? 3. Write the formula for simple interest.	Simple Interest: Compound Interest: Formula:

SSEPF5 The student will describe how insurance and other risk-management strategies protect against financial loss.

Concept	Task	Response
Types of Insurances	1. Describe the following insurances: automobile, health, life, disability and property.	Automobile: Health: Life: Disability: Property:
Costs of Insurances	2. Define premium and deductible.	Premium: Deductible:

SSEPF6 The student will describe how the earnings of workers are determined in the marketplace.

Concept	Task	Response
Skills for the workplace	1. Describe skills necessary to be successful in the workplace.	
Investments in Human Capital	1. Explain the significance of investment in education, training, and skill development.	

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